Bank Director.

## Breakout VII: The Secret to Extraordinary Bank Growth

Kim Snyder KlariVis

**Don Neel** *United Fidelity Bank* 



# The Secret to Extraordinary Bank Growth

AOBA | January 2023



**Don Neel** President & CEO, United Fidelity Bank



**Kim Snyder** Founder & CEO, KlariVis



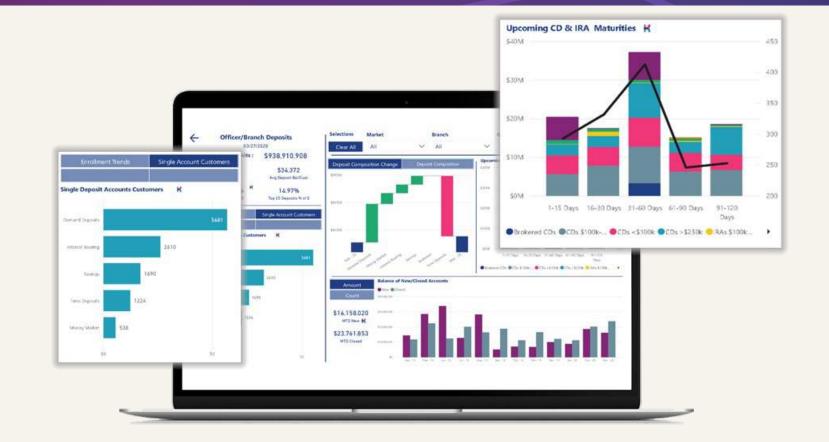


# **UNITED FIDELITY BANK**

#### Privately-Held | HQ: Evansville, IN BANKING OFFICES: IN. IL. CO. CA. FL. USVI. MO



#### About KlariVis

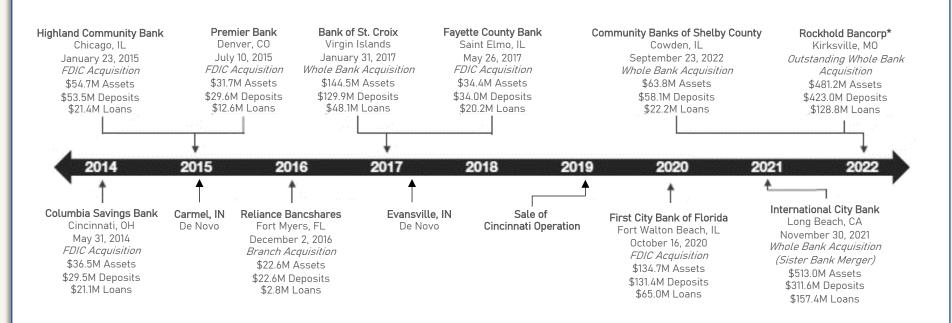






# "Most People Don't Look at Data the Way You Do."

#### 10 Acquisitions, 1 Branch Sale, 2 De Novos in 9 Years!



\*Pending completion





# "An acquisition only works if the financials work."



# "Capital is King."

#### **Relationships Matter**

Top 25 Borrowers 11/14/2022		Top 25 Borrower Accounts					
		Current Period	Prior Period	Difference			
	Officer	\$233,304,835 22.5%	\$233,794.232 22.5%	(\$4	39,396)	-0.0%	
Brarute	Type	11/14/20/22	10/31/2022	TeN		#4 Solection	
Artfolia Composition of Top 25	Borrowers by Officer	Custome Name	Current Period	Prix Period	Dilletence 3	s Dillerence	
estudi fo ili	Jula Webser 1ct.08	Gerret Jacobs	\$20,501,900	\$19.572.454	\$1.009.525	450	
Provide D N- Braincosene Brist Brist Brist Brist Brist Brist Brist		Miss Tyrell Forp	\$16,625,060	\$16,625,000	50		
		Denvil Usuck In	\$16.118,200	\$16,143,990	1\$25 6101 🔸		
		Craig Shickle	\$14,005,250	\$14,906,250	50		
		Devin Error	\$13256.003	\$13,291,125	1535 2821	-027	
		Kelra Schroeder	\$12.987,435	\$13,116,050	(\$128,615)	0.97	
		Keyon Galviero	\$18,500,000	\$11,500,000	50	6.00	
		Fanne Bode	\$10,800,000	\$10,115,082	5651918	637	
		Mike Markan McCormott	\$0,495,901	\$9,525.742	(\$28.750)	-0.30	
	Nate Han Sagar	Brycen Reifly	\$8,725,253	\$5,726,232	50 -	6100	
H-1 Arts Manual \$25,254 -	1000/0000/00	Henredye McDaterant	\$8,282,307	\$8,282,307	\$0 -	0.00	
		Michel Schowalter	\$7,846,168	\$7,890,409	1\$44.221) - 🔶	0.0	
op 25 Borrowers by Officer		Markos Hegameon	\$7,380,030	\$7,414,855	(\$34,817) 🔸	-0.47	
		Miss Dulu Reynolds	\$7,224,055	\$7,270,092	(\$46.038) 🔶	0.04	
Juão Weborr	\$91,90%.DDB	Jaiden Hand.	\$6,977,182	\$6,077182	\$0	6.60	
tulme Hills	\$19(27)(12)	Luise Wunsch	\$6,791,685	\$6,791,663	\$0 -	0.00	
Newton Leuis	212,000,040	Lauretta Weisser	\$6,713,047	\$6,460,796	\$225,051 个	3.35	
Mr. Lesly Wy	177,913,742	Keis Latkin	\$6,290,480	\$5,290.483	\$0	0.00	
Lillan Kurida	121,217,121	Marielt Schneider	\$6(080,822	\$0,052,042	(\$11.222) 🔶	0.18	
Fryn Hawell	\$95,001,553	Jamett Guttlieb	\$6,01 5,880	\$6,020,586	(59 906) 🔶		
Martin Kohler	544.323.692	Hed Schacter	\$3,965,058	\$5,968,058	\$0		
Leonie Ziema .	SEE 500 742	Alf Champlin	\$5,205,000	\$5,985.000	\$0 -	0.00	
Kels Hermann 122,23	525	Ellott Christianson	\$3,795,586	\$5,795,586	\$0		
Jeremie Legros 🧱 1841-34		Anne Hackeit	\$5,551,912	\$5.582,753	(\$27,011) 🔸		
5014	35GW 5720M	Cathorine Hudson	\$5,500,000	\$5,508,000	\$0 -	90.0	

#### **Pre and Post Close**

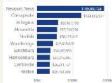
#### Analyze for Risk and Opportunity

#### Top 25 Depositors 11/14/2022

4



Top 25 Accounts by Branch



	Top 25 Depositor	Accounts			
Current Period \$452,789,357 32.0%	Prior Perio \$460,649.357	d 32.6%	Differen (\$7.860,000)	102 -0.6%	
1/16/2022	10/31/2022		TopN To See 2 Larger urs, Salake a TopN Telectore		
Customer Neme	Galleri Bilance	Filor Perint Belence	Täfferers+	% Difference	
Dr. Dominic Keeling	\$70.155.468	\$78,091,119	\$61,019	1 0.005	
Miss Nico Homonick	\$76.957,789	\$87,548,140	(\$10,585,351)	+ 13.757	
Annamize Sacer	\$33,443,924	\$34,472,129	(\$1,020,5091)	+ -3.69	
Hannah Keduke St.	\$26,848,908	\$24,712,647	\$7,136,251	7.95	
Bartholome Welker	\$23,076,576	\$32,125,763	(\$9,050,247)	+1922	
Aandie Hjant	\$20.028,055	\$20,007,405	(\$9,350)	+ 0.055	
Nicola Hahn	\$19,885,000	\$4,190,096	\$15,688,955	1/880.	
Jinteny Nadier	\$17.187.431	\$16,641,187	\$496,244	1290.	
Maverick Hautk	\$14,643,011	\$15,925,354	(\$1,200,343)	4 -0.745	
Dr. Nothen Crist	\$13,862,489	\$14,948,727	(\$1,081,238)	+ 7.80	
l'Inte Turret	\$12.831.349	\$12,809,717	\$41.631	1 0.028	
Maymic Rawc	\$12,910,047	\$11,823,084	\$1,081,013	1 837	
Anmani Wolfi	\$11,008,271	\$12,462,356	(\$854,095)	+ -55%	
Faid Huick	\$11,646,244	\$10,989,772	\$636.477	<b>↑</b> 564	
Stanche Erdman	\$8/440,594	\$9,587,896	(\$140,012)	🔶 -153	
Fail Infrantis Esgai	59,235,124	\$9,235,124	50	- 0.605	
Miss Life Bilback	58/990/051	\$9,410,921	(\$420,870)	4 -4.65	
Craig Shields	37,748,126	\$5,792,726	\$1,955,450	1 2524	
Kirstin Gerhald	\$7,663,201	\$5,016,016	(\$353,615)	🔶 -4.619	
Dr. Leonora Littel	36.350,103	\$6,737,008	(\$186,906)	-289.	
Jamai Hegmann	56,528,614	\$7,084,046	(\$755,732)	+11.58	
Owen Purely	56.345,571	\$5,062,336	\$288,039	1 4.49	
Hayle Klocko	\$6,271,481	\$6,230,245	\$33,236	1 0538	
Anne Hadkett	33,438,245	\$5,R96,492	(\$4)(\$246)	4 7.6%	
Aeron Legros	\$5,211,584	\$5,263,251	(\$21,3)?)	÷ -0.415	
	4452,789,9357 32.0% TUTA0002  Distance Keeling Michael Keeling Michaeling Mic	Current Period     Prior Period       \$4.52,739,357     32.0%     \$4.60,449,357       1016/0022     103/2002     103/2002       Concernent Name     Concernent Name     Concernent Name       OD: Dominic Keinig     570 15546     103/2002       Voronnen Kaine     Stratt Relative     570 15546       OD: Dominic Keinig     570 15546     103/2002       Voronnen Zauer     \$10,143984     570 457078       Voronnen Zauer     \$10,143984     580 45005       Sandrobins Wahre     Sall stratcoling     570 457078       Voronnen Zauer     \$10,143984     580 45005       Sandrobins Wahre     Sall stratcoling     570 457078       Voronnen Zauer     \$11,1430,4405     580 45011       Chi Nomin Chatt     \$11,320,441     511,0542,441       Sandrobins Chatt     \$11,930,4301     511,930,4311       Chait Hatter     \$11,930,4301     511,930,4311       Sandrobins Chatt     \$11,930,4311     511,930,4311       Chatter Stratter     \$12,930,140     511,930,9311       Chatter Stratton     \$11,930,431     511,930,9311 <td>\$452,789,357     32.0%       LIAD022     S460,649,357     32.6%       Discrete Name     Connet Reve     Discrete Name       Dr. Dumino Keeling     500,55668     \$70,057,059       Discrete Name     S00,55668     \$70,057,059       Mich Wash     500,55668     \$70,057,059       March Marce     S00,55668     \$70,057,059       March Marce     S01,455,668     \$70,057,059       March Marce     S01,264,050     \$81,119,040       March Marce     S01,264,050     \$81,119,040       March Marce     S01,200,078     \$80,000,113,55,053,01       Circ Nomen Catt     S13,800,449     \$11,040,017       Film Huad     S11,050,407     \$11,040,017       March Marce     S11,050,407     \$11,040,017       March Marce     S11,050,</td> <td>Current Partod     Prior Partod     Different       \$452,789,957     32.0%     \$460,649,357     32.6%     (\$7,860,000)       11/16/0022     \$630,922     \$2.6%     \$2.0%     \$2.0%       Colorent Rame     Content Edance     File Field Island     Tifferent       Colorent Rame     Content Edance     \$10,0002     \$2.0%     \$2.0%       Colorent Rame     Content Edance     \$10,0002     \$2.0%     \$5.0%     \$5.0%       Mon Non Hannacki     \$10,0002     \$5.0%     \$5</td>	\$452,789,357     32.0%       LIAD022     S460,649,357     32.6%       Discrete Name     Connet Reve     Discrete Name       Dr. Dumino Keeling     500,55668     \$70,057,059       Discrete Name     S00,55668     \$70,057,059       Mich Wash     500,55668     \$70,057,059       March Marce     S00,55668     \$70,057,059       March Marce     S01,455,668     \$70,057,059       March Marce     S01,264,050     \$81,119,040       March Marce     S01,264,050     \$81,119,040       March Marce     S01,200,078     \$80,000,113,55,053,01       Circ Nomen Catt     S13,800,449     \$11,040,017       Film Huad     S11,050,407     \$11,040,017       March Marce     S11,050,407     \$11,040,017       March Marce     S11,050,	Current Partod     Prior Partod     Different       \$452,789,957     32.0%     \$460,649,357     32.6%     (\$7,860,000)       11/16/0022     \$630,922     \$2.6%     \$2.0%     \$2.0%       Colorent Rame     Content Edance     File Field Island     Tifferent       Colorent Rame     Content Edance     \$10,0002     \$2.0%     \$2.0%       Colorent Rame     Content Edance     \$10,0002     \$2.0%     \$5.0%     \$5.0%       Mon Non Hannacki     \$10,0002     \$5.0%     \$5	









# "Having your team focus on the same thing at the same time. Should be easy, but it's not."

#### **Acquisition Strategy**

- > Alignment with Strategic Growth Objectives
- Contrarian view of of current market conditions for transactions
- Funding Mix
- Culture and competencies
- > Under-utilized resources at target (people, technology)
- Understand competition





### Key Takeaways

- > An acquisition only works if the financials work.
- Single source of truth
- Keep your regulators "in the know."
- Manage conversion date. 45 days!
- Find under-utilized talent
- > CAPITAL IS KING



### Thank you!



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